

# Georgia Secure Deposit Program Review

5/10/2021

As of: 1/31/2021

2,870 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$7,922,379	\$1,404,097	\$6,518,282	50%	\$3,259,141	\$3,800,000	\$540,859	0.04%	0.04%	0.04%
Affinity Bank (formerly Newton Federal Bank)	\$11,467,821	\$1,345,610	\$10,122,211	75%	\$7,591,658	\$8,500,000	\$908,342	0.06%	0.06%	0.06%
American Commerce Bank	\$6,216,832	\$2,086,781	\$4,130,051	50%	\$2,065,025	\$2,500,000	\$434,975	0.02%	0.04%	0.03%
American Pride Bank	\$198,391	\$198,391	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,359,484,332	\$63,885,684	\$1,295,598,647	50%	\$647,799,324	\$649,546,158	\$1,746,834	7.82%	7.70%	8.20%
Bank of America, National Association	\$1,151,053,661	\$15,631,773	\$1,135,421,888	75%	\$851,566,416	\$953,109,943	\$101,543,527	6.85%	6.52%	7.18%
BankSouth	\$33,512,149	\$3,872,068	\$29,640,081	25%	\$7,410,020	\$12,500,000	\$5,089,980	0.18%	0.19%	0.19%
Cadence Bank	\$313,588,388	\$18,085,156	\$295,503,232	110%	\$325,053,555	\$376,073,018	\$51,019,463	1.78%	1.78%	1.87%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$168,532,065	\$24,502,151	\$144,029,914	75%	\$108,022,435	\$121,732,326	\$13,709,890	0.87%	0.95%	0.91%
Douglas National Bank	\$14,359,886	\$1,250,000	\$13,109,886	25%	\$3,277,472	\$4,201,092	\$923,620	0.08%	0.08%	0.08%
East West Bank	\$1,153,716,998	\$7,286,418	\$1,146,430,579	75%	\$859,822,935	\$870,000,000	\$10,177,065	6.92%	6.53%	7.25%
Fifth Third Bank	\$1,879,891	\$750,000	\$1,129,891	75%	\$847,418	\$1,145,285	\$297,867	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$15,166,583	\$2,041,328	\$13,125,255	75%	\$9,843,941	\$15,034,681	\$5,190,740	0.08%	0.09%	0.08%
First Peoples Bank	\$61,317,290	\$3,916,924	\$57,400,366	75%	\$62,602,640	\$72,299,396	\$9,696,756	0.35%	0.35%	0.36%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.

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First State Bank	\$22,718,370	\$4,680,763	\$18,037,608	50%	\$9,018,804	\$9,815,021	\$796,217	0.11%	0.13%	0.11%
FirstBank	\$81,008,220	\$2,520,725	\$78,487,495	75%	\$58,865,622	\$66,086,883	\$7,221,261	0.47%	0.46%	0.50%
JPMorgan Chase Bank, National Association	\$810,140,191	\$6,484,967	\$803,655,224	75%	\$602,741,418	\$824,768,971	\$222,027,553	4.85%	4.59%	5.08%
Morris Bank	\$192,329,904	\$9,741,961	\$182,587,943	50%	\$91,293,972	\$91,953,146	\$659,175	1.10%	1.09%	1.16%
Pinnacle Bank, Elberton GA	\$134,772,814	\$11,804,298	\$123,116,188	50%	\$61,558,094	\$74,000,000	\$12,441,906	0.74%	0.76%	0.78%
PNC Bank, National Association	\$77,531,826	\$8,611,213	\$68,920,613	110%	\$75,812,674	\$94,527,798	\$18,715,124	0.42%	0.44%	0.44%
Quantum National Bank	\$121,609,186	\$2,709,675	\$118,899,511	25%	\$29,724,878	\$31,000,000	\$1,275,122	0.72%	0.69%	0.75%
Regions Bank	\$462,548,998	\$24,508,860	\$438,040,138	75%	\$328,530,103	\$362,836,017	\$34,305,914	2.64%	2.62%	2.77%
Renasant Bank	\$244,558,579	\$18,426,225	\$226,132,355	75%	\$169,599,266	\$172,465,680	\$2,866,414	1.36%	1.38%	1.43%
ServisFirst Bank	\$55,248,984	\$2,303,579	\$52,945,405	50%	\$26,472,703	\$29,932,602	\$3,459,900	0.32%	0.31%	0.33%
South State Bank NA (formerly CenterState Bank)	\$335,570,822	\$19,876,338	\$315,694,484	75%	\$236,770,863	\$277,800,058	\$41,029,195	1.91%	1.90%	2.00%
SouthCrest Bank, NA	\$116,553,463	\$9,382,302	\$107,171,161	75%	\$80,378,371	\$91,294,936	\$10,916,565	0.65%	0.66%	0.68%
Synovus Bank	\$1,947,029,931	\$84,653,241	\$1,396,782,517	75%	\$1,047,586,888	\$1,442,953,206	\$395,366,318	8.43%	11.02%	8.84%
The Citizens Bank of Swainsboro	\$23,110,277	\$2,970,013	\$20,140,265	50%	\$10,070,133	\$13,903,208	\$3,833,076	0.12%	0.13%	0.13%
The Commercial Bank	\$56,768,615	\$2,237,170	\$54,531,445	50%	\$28,343,167	\$28,170,975	(\$172,192)***	0.33%	0.32%	0.34%
The First, ANBA	\$91,532,917	\$8,170,775	\$83,362,142	50%	\$41,681,071	\$46,659,133	\$4,978,062	0.50%	0.52%	0.53%
The Piedmont Bank	\$126,429,505	\$3,250,000	\$123,179,505	50%	\$61,589,752	\$59,618,679	(\$1,971,073)*	0.74%	0.72%	0.78%
Truist Bank	\$4,188,295,255	\$111,516,524	\$4,076,778,731	75%	\$3,286,400,092	\$3,282,748,230	(\$3,651,862)*	24.60%	23.71%	25.79%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

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U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
United Community Bank	\$1,376,616,510	\$50,724,057	\$1,325,892,453	50%	\$662,946,226	\$682,769,467	\$19,823,241	8.00%	7.79%	8.39%
Vinings Bank	\$50,310,708	\$3,000,000	\$47,310,708	75%	\$35,483,031	\$40,059,507	\$4,576,477	0.29%	0.28%	0.30%
Wells Fargo Bank, National Association	\$2,849,671,664	\$91,823,428	\$2,757,848,236	110%	\$3,033,633,060	\$3,355,188,038	\$321,554,978	16.64%	16.13%	17.45%
	<b>\$17,662,773,404</b>	<b>\$625,652,495</b>	<b>\$16,571,674,411</b>		<b>\$12,867,662,168</b>	<b>\$14,168,993,456</b>	<b>\$1,301,331,288</b>			

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